Certificate Number: 12433-PAE-DE-035114205

Bankruptcy Case Number: 20-14273



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 23, 2020, at 2:03 o'clock PM EST, Michelle N. Anderson completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 23, 2020 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: <u>Teacher</u>